

PRE-APPOINTMENT STATES

Be sure to check the appointment requirements before taking an application with a new carrier or if you are contracted with a carrier but taking an application in another state.

PRE-APPOINTMENT STATES are states that require a producer to have a **state appointment with the insurance carrier PRIOR to signing or dating a new business application in that state.**

If an agent submits an application in a pre-appointment state before their state appointment is complete, the application will not be accepted by the carrier, and the agent will be required to get a new application dated after the effective date of the appointment.

Not only are there states that require pre-appointment, but all states have guidelines on the timeframe an agent has to get appointed from when they write new business. Some states require agents to be appointed within 15 days of signing new business whereas others require the appointment within 30 days. Also, the “start date” of the timeframe can vary among the carriers. Some start counting the days from the date the application was signed while others start from the date the application was received in house. If the agent is not appointed within the allotted timeframe that the state requires, the agent will be required to get a new application.

Each carrier has different states they consider to be “pre-appointment” and this list is constantly changing, so it’s always good to check with our [licensing specialist, Christine Barbour](#), or call her at (919) 834-7937 before your client meeting.

We’re here to help make your application process go as smoothly as possible!